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February 24, 2010

Joshua N. Bleichman, Esq.
Bleichman & Klein
268 Route 59
Spring Valley, NY 10977

Re: Stephen C. Gruenebaum
Case No. 10-22062

Dear Joshua N. Bleichman, Esq.:

Our office represents Wells Fargo Bank, NA in the above-mentioned matter. We are in receipt of the Debtor's loss mitigation request. Please be advised that the loss mitigation contact for Wells Fargo Bank, NA is:

Linda Her
3476 Stateview Blvd
Fort Mill, SC 29715
E-mail: Linda.Her2@wellsfargo.com

Wells Fargo Bank, NA has advised our office that in order to review for any loss mitigation options they will need the following:

- One month's worth of pay stubs
- Submission of a hardship letter
- Enclosed financial worksheet

Please have your clients complete the enclosed forms and return via facsimile along with the required documents to our office at 716-204-3010 in order for us to forward to our client.

If you have any questions, please feel free to call.

Very truly yours,

STEVEN J. BAUM, P.C.

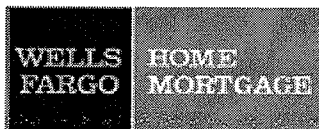
A handwritten signature in black ink that reads 'Marc D. Hess'.

By: Marc D. Hess, Esq.

The law firm of Steven J. Baum, P.C. and the attorneys whom it employs are debt collectors who are attempting to collect a debt. Any information obtained by them will be used for that purpose. However, if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

cc:

Stephen C. Gruenebaum



FINANCIAL WORKSHEET

Date: _____

Loan Number: _____

Mortgagor Name: _____

Co-mortgagor Name: _____

*** VERIFY AND/OR UPDATE INFORMATION LISTED BELOW IN ITEMS A - F ***

A.) VERIFY HOW MANY INDIVIDUALS LIVE IN YOUR HOME:

B.) VERIFY CURRENT MONTHLY INCOME:

BORROWER INCOME \$ _____

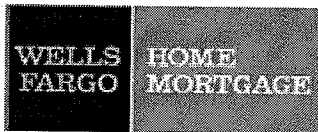
CO-BORROWER INCOME: \$ _____

OTHER INCOME: \$ _____

(example(s): Commission/Disability/Social Security/Child Support/Alimony/ Rental Property/Rent from Roommate)

C.) VERIFY CURRENT MONTHLY EXPENSES:

- | | |
|--|----------|
| 1) Existing Mortgage Payment | \$ _____ |
| 2) Other Mortgage Loans | \$ _____ |
| 3) Installment/Car/Boat/RV/Loans: | \$ _____ |
| 4) Credit Cards (examples below)
Visa/MC/Discover or Store | \$ _____ |
| 5) Lines of Credit (example below)
credit line/home equity line | \$ _____ |
| 6) Charge Off Accounts:
(accounts written off by lender) | \$ _____ |
| 7) Other credit accounts | \$ _____ |
| 8) Credit Accounts that are past due
for more than 5 months | \$ _____ |
| 9) Food | \$ _____ |
| 10) Utilities | \$ _____ |
| 11) Transportation | \$ _____ |
| 12) Child Care/Alimony | \$ _____ |
| 13) Personal/Family Loan &/or Tuition | \$ _____ |
| 14) Medical expenses not covered by insur | \$ _____ |
| 15) Cell Phone/Cable/Internet/Satellite | \$ _____ |
| 16) Association Fees or Monthly Dues | \$ _____ |
| 17) Dry Cleaning/Laundry:Uniforms/Clothing | \$ _____ |



FINANCIAL WORKSHEET

D.) VERIFY CURRENT ASSETS:

Estimated Value(s):

\$ _____

1) Home

\$ _____

2) Other Real Estate (explain)

\$ _____

3) Automobile

\$ _____

3) Automobile

\$ _____

4) Automobile

\$ _____

5) 401k/ESOP Accounts

\$ _____

6) Stocks/Bonds/CD's

\$ _____

7) Other Investment (explain)

\$ _____

E.) VERIFY PHONE NUMBERS:

HOME

WORK

CELL/OTHER PHONE

F.) VERIFY MAILING ADDRESS: *(disregard if same as property)*

G.) Please describe your reason for needing assistance:

(If you need additional space, please use the back of this form.)

* After verifying please sign, date and return including proof of income

I/We certify the financial information stated above is true, and is an accurate statement of my/our financial condition. I/We understand and acknowledge any action taken by the lender of my/our mortgage loan on my/our behalf will be made in strict reliance on the financial information provided. My/Our signature(s) below grants the holder of my/our mortgage the authority to obtain a credit report to verify the information in this financial worksheet to be accurate.

By _____ Date _____ By _____ Date _____